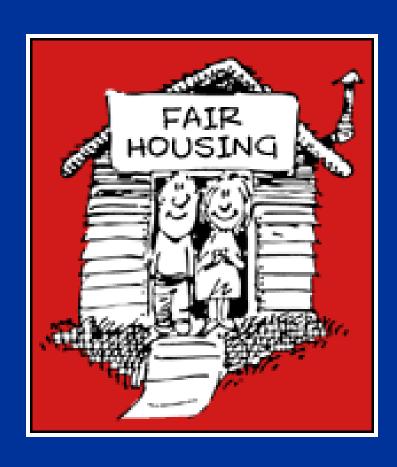
# Vibrant Communities and Regional Equity

City of Newton's Fair Housing Efforts

Presented by Margaret Siciliano, Housing Development Planner, City of Newton December 1, 2006

### Outline

- Background
- Research and Analysis
- Actions to Date
- FHIP Grant
- Action Plan
- Resources



## Background

- Analysis of Impediments to Fair
  Housing Choice (AI) is required as
  part of Newton's CDBG & HOME
  funds.
- NHP reviewed and decided the AI needed to be more than a discussion of affordability and economic factors
- April 2005 Fair Housing Task Force formed to conduct analysis of fair housing needs and develop a Fair Housing Action Plan.



## Fair Housing Task Force

- Membership includes:
  - Henry Korman (chair), NHP, The Community Builders
  - Phil Herr, NHP, Herr Associates
  - Josephine McNeil, NHP, CAN-DO, Inc.
  - Nadine Cohen, Lawyers' Committee for Civil Rights
  - Marianne Ferguson, HRC, realtor
  - Sandi Fromm, local realtor
  - Maritzie Rudden, NHP, housing advocate
  - Nancy Andersen, MassHousing
  - Barbara Lischinsky, MCPD
  - Esther Schlorholtz, Boston Private Bank & Trust
  - Anne Marie Stanley, The Village Bank
  - City staff from Housing & Human Services Divisions

## Research & Analysis

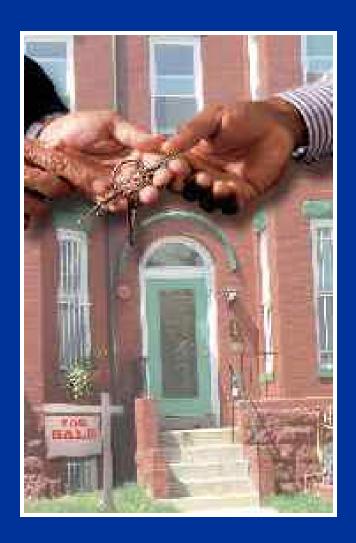
- Investigate presence of segregation and possible discrimination through lending and home purchasing (HMDA) data.
- Look at City policies, procedures, and ordinances
  - Human Rights Commission ordinance
  - Complaint intake process
  - Local Preference policies (FTHB, IZO, CPA, CDBG, etc)
  - Affirmative Marketing Plan
  - Funding levels for lead based paint abatement program
- Hired FHC to conduct audit of Newton's rental and homeownership markets and offer recommendations.

#### Actions to Date

- Revised HRC ordinance to cover fair housing discrimination
- Publicized results from the FHC audit. (Audit results are posted on Newton's website)
- Initiated discussions with Newton realtors
- Identified a group of realtors interested in assisting the City with fair housing education and outreach efforts.

#### Actions to Date

- City hired the FHC to conduct 2 training seminars for realtors on fair housing responsibilities.
- Developing a Fair Housing Action Plan
- Applied and recently awarded
   Fair Housing Initiative Program
   (FHIP) grant from HUD for education and outreach activities



- HUD grant provides funding for fair housing education and outreach programs
- Newton awarded \$98,044
- Begins December 15, 2006
- 18 month project
- Service Area: Bedford, Belmont, Brookline,
   Framingham, Hudson, Lexington, Lincoln,
   Natick, Needham, Sudbury, Watertown,
   Newton, Waltham, Marlboro.

- 16 training sessions
  - Complaint referral system training for municipal staff
  - Realtors, property managers, and landlords
  - Housing and social service agencies
  - FTHB programs
  - Mortgage lenders & brokers
  - AI training for municipal staff

- Fair housing brochures/information in English, Spanish, Russian, & Chinese to be distributed via training sessions, service agencies & municipalities, community websites, water & tax bills, local newspaper, etc.
  - Tenants: race, national origin, family status, source of income
  - FTHB
  - Landlords
  - Lenders & Brokers
  - Newton complaint referral system

- Development of a complaint referral system.
- FHC to provide investigation, including testing and enforcement for complainants referred by the City of Newton and other service area communities.
- Development of AI's for each of the 14 communities.

### Action Plan - draft

- Organization, staffing and resources
- Advocacy efforts
- Compliance efforts
- Studies and monitoring
- Education and outreach



## Organization, Staffing & Resources

- Create an ongoing City committee to address these and any further related concerns.
- Actively pursue partnership opportunities with other organizations.
- Provide ongoing staff and resources to support implementation of the Plan.

## Advocacy Efforts

- Housing affordability funding
- Lead paint removal funding
- Simplification of accessibility regulations



## Compliance Efforts

- Strengthening fair housing complaint system
- Strengthening development review for compliance
- Refining local preference and marketing rules



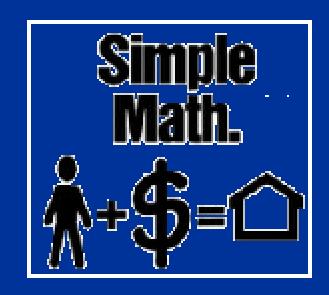
# Studies & Monitoring



- Monitor changes over time

### Education & Outreach

- Realtors and landlords
- Homebuyers & renters
- Lenders
- Architects, engineers,
   attorneys, contractors,
   developers
- City staff, public officials
- General public



#### Resources

- City of Newton Analysis of Impediments to Fair Housing Choice: <a href="http://www.ci.newton.ma.us/housingdevelopment/Fair%20Housing%20Plan%20FINAL.pdf">http://www.ci.newton.ma.us/housingdevelopment/Fair%20Housing%20Plan%20FINAL.pdf</a>
- Housing Discrimination Audit Report prepared for the City of Newton by the Fair Housing Center of Greater Boston:
  - http://www.ci.newton.ma.us/housingdevelopment/Cover%20Page%20&%20Full%20Report.pdf
- Analysis of Mortgage Lending Practices in the City of Newton and West Metro HOME Consortium
  - <a href="http://www.ci.newton.ma.us/housingdevelopment/Mortgage\_Lending\_Practices.pdf">http://www.ci.newton.ma.us/housingdevelopment/Mortgage\_Lending\_Practices.pdf</a>
- More than Money: The Spatial Mismatch Between Where Homeowners of Color in Metro Boston Can Afford to live and Where They Actually Reside. January 2004. By David J. Harris and Nancy McArdle
  - <a href="http://www.civilrightsproject.harvard.edu/research/metro/residential\_choice.">http://www.civilrightsproject.harvard.edu/research/metro/residential\_choice.</a>
    <a href="php">php</a>

#### Resources

- The Color of Money in Greater Boston: Patterns of Mortgage Lending and Residential Segregation at the Beginning of the New Century. January 2004. The Civil Rights Project, Harvard University. By Jim Campen <a href="http://www.civilrightsproject.harvard.edu/research/metro/Campen.pdf">http://www.civilrightsproject.harvard.edu/research/metro/Campen.pdf</a>
- Segregation in the Boston Metropolitan Area at the End of the 20<sup>th</sup> Century. February 2000. The Civil Rights Project, Harvard University. By Guy Stuart.
  - http://www.civilrightsproject.harvard.edu/research/metro/housing\_bost on.php
- Fair Housing Center of Greater Boston www.bostonfairhousing.org/publications.htm.
- Massachusetts Community and Banking Council <a href="http://www.masscommunityandbanking.org/mortgage\_lending.html">http://www.masscommunityandbanking.org/mortgage\_lending.html</a>